

# **Covered Bond Programme I**



## **Monthly Investor Report**

**April 2020**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Moody's	S&P*				
Series 06	XS1499589833	Baa1	BBB+	EUR	1.500.000.000,00	Euribor_3M + 50bp	05-04-2021

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30/4/2020	28/11/2008
Portfolio Cut off Date	30/4/2020	31/10/2008
Original Principal Balance	3.338.523.894,03	6.487.231.236,00
Principal Balance	2.256.362.118,72	5.951.630.426,00
Number of Borrowers	39.835	46.997
Number of Loanparts	53.545	55.021
Number of Properties	40.512	47.251
Average Principal Balance (borrower)	56.643,94	31.042,83
Average Principal Balance (parts)	42.139,68	26.515,69
Coupon: Weighted Average	2,1	2,3
Minimum	0,0	0,0
Maximum	17,5	8,5
Weighted Average Loan to Value	67,21	54,73
Weighted Average Loan to Indexed Value	83,15	44,53
Seasoning (years): Weighted Average	9,12	10,32
Original Maturity (years): Weighted Average	20,60	22,01
Remaining Tenor (years): Weighted Average	20,29	11,73

\*based on S&P's rating action on November 7<sup>th</sup> 2019

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	6.750.000,00
Outstanding Accrued Interest on Bonds	78.125,00
Current Outstanding Balance	2.256.362.118,72
Adjusted Nominal Value Assets *	1.970.252.628,88
Outstanding Accrued Interest on Assets	2.014.721,90
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	76,09%
<i>Nominal Value Test Maximum Value</i>	80,00 %

Nominal Value Test Result PASS

### Parameters:

LTV Cap	80,00 %
Asset Percentage Bank of Greece	95,00 %
Negative carry margin	0,50 %

\* The Adjusted Nominal Value is the current balance adjusted to a maximum of the LTV cap of the indexed property value.

\*\* calculated as Outstanding Bonds plus Interest thereon divided by Adjusted Nominal Value Assets plus Outstanding Accrued Interest on Assets plus Aggregate Amount Standing Credit to the Transaction Account minus Negative Carry.

### 1. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	3.068.677,23	0,14%	44	0,08%	1,75%
Standard Amortising	2.253.293.441,49	99,86%	53.501	99,92%	2,07%
	<b>2.256.362.118,72</b>	<b>100,%</b>	<b>53.545</b>	<b>100,%</b>	<b>2,07%</b>

### 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2,5%	1.809.519.828,86	80,20%	41.867	78,19%	1,77%
2,5% - 2,99%	242.565.690,07	10,75%	5.699	10,64%	2,72%
3% - 3,49%	92.945.398,70	4,12%	2.292	4,28%	3,21%
3,5% - 3,99%	34.858.099,98	1,54%	649	1,21%	3,66%
4% - 4,49%	13.064.860,69	0,58%	296	0,55%	4,20%
4,5% - 4,99%	27.146.530,82	1,20%	1.591	2,97%	4,64%
5% - 5,49%	11.283.158,29	0,50%	394	0,74%	5,13%
5,5% - 5,99%	18.459.434,11	0,82%	525	0,98%	5,69%
6% - 6,49%	1.391.139,20	0,06%	40	0,07%	6,10%
6,5% - 6,99%	3.437.483,96	0,15%	109	0,20%	6,60%
7% - 7,49%	288.798,68	0,01%	14	0,03%	7,25%
7,5% - more	1.401.695,36	0,06%	69	0,13%	8,50%
	<b>2.256.362.118,72</b>	<b>100,%</b>	<b>53.545</b>	<b>100,%</b>	<b>2,07%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1992	43.138,93	0,00%	20	0,04%	2,24%
1992	1.873,61	0,00%	1	0,00%	1,75%
1993	4.353,86	0,00%	1	0,00%	5,40%
1994	226,65	0,00%	1	0,00%	0,00%
1995	11.748,33	0,00%	2	0,00%	17,39%
1996	2.124,48	0,00%	1	0,00%	1,75%
1997	40.311,65	0,00%	6	0,01%	2,24%
1998	87.297,73	0,00%	16	0,03%	2,62%
1999	451.392,81	0,02%	35	0,07%	2,31%
2000	747.207,60	0,03%	73	0,14%	2,23%
2001	2.316.726,79	0,10%	199	0,37%	2,47%
2002	5.507.652,27	0,24%	307	0,57%	2,36%
2003	18.980.617,13	0,84%	1.382	2,58%	2,26%
2004	33.593.702,97	1,49%	949	1,77%	1,98%
2005	103.582.662,74	4,59%	2.642	4,93%	1,86%
2006	143.316.081,84	6,35%	3.165	5,91%	1,74%
2007	277.788.438,97	12,31%	5.486	10,25%	1,47%
2008	266.812.191,81	11,82%	5.066	9,46%	1,71%
2009	299.536.114,65	13,28%	5.732	10,71%	2,19%
2010	217.387.404,85	9,63%	4.462	8,33%	2,35%
2011	62.574.565,49	2,77%	1.773	3,31%	2,83%
2012	131.753.566,07	5,84%	3.828	7,15%	2,46%
2013	197.399.293,01	8,75%	5.409	10,10%	2,37%
2014	205.476.652,15	9,11%	4.729	8,83%	2,47%
2015	87.194.140,13	3,86%	2.615	4,88%	2,13%
2016	88.840.062,68	3,94%	2.751	5,14%	2,04%
2017	46.537.529,73	2,06%	1.399	2,61%	2,27%
2018	32.421.055,95	1,44%	666	1,24%	1,99%
2019	27.127.631,43	1,20%	642	1,20%	1,64%
2020	6.826.352,41	0,30%	186	0,35%	1,49%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,00%</b>	<b>2,07%</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	688.730,87	0,03%	499	0,93%	2,31%
2021	3.381.970,62	0,15%	935	1,75%	2,51%
2022	8.173.513,48	0,36%	1.098	2,05%	2,24%
2023	13.496.605,97	0,60%	1.336	2,50%	2,22%
2024	34.700.444,88	1,54%	1.796	3,35%	1,92%
2025	53.617.998,69	2,38%	2.934	5,48%	1,91%
2026	19.507.548,90	0,86%	1.122	2,10%	2,28%
2027	37.185.500,35	1,65%	1.799	3,36%	2,18%
2028	39.890.202,48	1,77%	1.646	3,07%	2,22%
2029	43.181.368,71	1,91%	1.529	2,86%	2,41%
2030	45.612.957,22	2,02%	1.448	2,70%	2,27%
2031	40.523.583,80	1,80%	1.245	2,33%	2,13%
2032	52.547.469,51	2,33%	1.579	2,95%	1,94%
2033	61.544.627,40	2,73%	1.633	3,05%	2,05%
2034	80.561.935,38	3,57%	1.943	3,63%	2,21%
2035	104.742.739,81	4,64%	2.342	4,38%	2,00%
2036	85.005.445,77	3,77%	1.845	3,45%	1,93%
2037	105.026.015,94	4,65%	2.287	4,27%	1,74%
2038	94.853.117,55	4,20%	1.918	3,58%	1,86%
2039	102.255.426,11	4,53%	1.942	3,63%	2,18%
2040	93.353.417,61	4,14%	1.773	3,31%	2,20%
2041	86.169.044,07	3,82%	1.645	3,07%	2,18%
2042	95.345.086,78	4,23%	1.799	3,36%	1,92%
2043	88.592.466,51	3,93%	1.628	3,04%	2,01%
2044	86.837.888,06	3,85%	1.400	2,61%	2,20%
2045	68.263.411,33	3,03%	1.038	1,94%	2,22%
2046	67.929.458,92	3,01%	1.084	2,02%	1,98%
2047	120.088.696,75	5,32%	1.824	3,41%	1,69%
2048	112.982.556,86	5,01%	1.744	3,26%	1,87%
2049	109.506.186,90	4,85%	1.669	3,12%	2,25%
2050	81.960.141,10	3,63%	1.231	2,30%	2,41%
2051	31.206.360,86	1,38%	552	1,03%	2,30%
2052	26.722.173,47	1,18%	529	0,99%	2,29%
2053	21.704.422,00	0,96%	412	0,77%	2,14%
2054	18.873.895,21	0,84%	325	0,61%	2,31%
2055	14.269.405,72	0,63%	246	0,46%	2,26%
2056	13.301.565,93	0,59%	231	0,43%	2,24%
2057	25.579.776,75	1,13%	453	0,85%	2,27%
2058	23.519.435,63	1,04%	429	0,80%	2,15%
2059	28.385.537,61	1,26%	424	0,79%	2,28%
2060	3.088.232,40	0,14%	50	0,09%	1,85%
2061	4.240.543,45	0,19%	68	0,13%	1,74%
2062	1.098.604,20	0,05%	25	0,05%	1,19%
2063	2.690.652,90	0,12%	38	0,07%	1,82%
2064	4.040.607,06	0,18%	49	0,09%	1,70%
2065	115.347,20	0,01%	3	0,01%	1,85%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,0%</b>	<b>2,07%</b>

### 5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	11.482.115,80	0,51%	297	0,55%	1,52%
0.5 - 1.0	11.845.239,15	0,52%	303	0,57%	1,63%
1.0 - 1.5	15.597.736,53	0,69%	331	0,62%	1,70%
1.5 - 2.0	18.693.110,55	0,83%	355	0,66%	2,05%
2.0 - 2.5	13.121.325,01	0,58%	329	0,61%	1,90%
2.5 - 3.0	25.030.854,21	1,11%	763	1,43%	2,38%
3.0 - 4.0	68.507.816,54	3,04%	1.954	3,65%	2,15%
4.0 - 5.0	102.392.952,92	4,54%	3.235	6,04%	1,98%
5.0 - 6.0	112.445.928,62	4,99%	2.908	5,43%	2,68%
6.0 - 7.0	238.470.120,94	10,57%	5.836	10,90%	2,32%
7.0 - 8.0	170.875.808,77	7,57%	4.830	9,02%	2,42%
8.0 - 9.0	75.143.803,22	3,33%	2.280	4,26%	2,64%
9.0 - 10.0	131.270.215,59	5,82%	2.884	5,39%	2,54%
more - 10.0	1.261.485.090,87	55,91%	27.240	50,86%	1,85%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,00%</b>	<b>2,07%</b>



### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 67,21 %</b>					
less - 40.00%	295.612.301,34	13,10%	11.280	21,07%	2,23%
40.01% - 50.00%	209.826.835,72	9,30%	5.458	10,19%	2,13%
50.01% - 60.00%	241.894.321,95	10,72%	5.621	10,50%	2,10%
60.01% - 70.00%	365.310.165,89	16,19%	7.557	14,11%	2,15%
70.01% - 80.00%	546.193.697,86	24,21%	11.361	21,22%	2,03%
80.01% - 85.00%	220.848.840,57	9,79%	4.035	7,54%	1,97%
85.01% - 90.00%	185.688.544,36	8,23%	3.654	6,82%	1,77%
90.01% - 95.00%	64.396.073,19	2,85%	1.408	2,63%	1,92%
95.01% - 100.00%	54.792.153,66	2,43%	1.348	2,52%	1,96%
100.01% - 105.00%	12.839.157,95	0,57%	412	0,77%	2,24%
105.01% - 110.00%	11.434.758,07	0,51%	297	0,55%	2,10%
110.01% - 115.00%	11.988.233,09	0,53%	259	0,48%	2,37%
115.01% - 120.00%	6.795.293,32	0,30%	154	0,29%	2,43%
120.01% - 125.00%	4.425.174,19	0,20%	111	0,21%	2,19%
125.01% - 128.00%	2.000.857,73	0,09%	58	0,11%	2,35%
128.01% - more	22.315.709,83	0,99%	532	0,99%	2,40%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,0%</b>	<b>2,07%</b>

### 8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 83,15 %</b>					
less - 40.00%	273.540.540,25	12,12%	14.880	27,79%	2,24%
40.01% - 50.00%	142.427.071,27	6,31%	4.078	7,62%	2,13%
50.01% - 60.00%	157.292.658,66	6,97%	3.931	7,34%	2,10%
60.01% - 70.00%	174.665.234,14	7,74%	3.830	7,15%	2,08%
70.01% - 80.00%	211.598.195,55	9,38%	4.374	8,17%	2,04%
80.01% - 85.00%	156.888.241,44	6,95%	3.040	5,68%	2,03%
85.01% - 90.00%	166.674.384,90	7,39%	3.070	5,73%	2,01%
90.01% - 95.00%	150.369.690,08	6,66%	2.728	5,09%	2,06%
95.01% - 100.00%	137.857.850,50	6,11%	2.444	4,56%	2,11%
100.01% - 105.00%	122.336.769,32	5,42%	2.089	3,90%	1,98%
105.01% - 110.00%	107.374.278,15	4,76%	1.769	3,30%	2,04%
110.01% - 115.00%	87.385.169,59	3,87%	1.450	2,71%	1,97%
115.01% - 120.00%	72.269.058,92	3,21%	1.140	2,13%	2,03%
120.01% - 125.00%	63.876.408,48	2,83%	1.021	1,91%	2,00%
125.01% - 128.00%	30.387.227,97	1,35%	484	0,90%	1,88%
128.01% - more	201.419.339,50	8,93%	3.217	6,01%	2,04%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,00%</b>	<b>2,07%</b>



**9. Outstanding Notional Amount**

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	273.533.323,29	12,12%	21.634	40,40%	2,32%
25.000,00 - 50.000,00	588.616.308,12	26,09%	16.234	30,32%	2,13%
50.000,00 - 75.000,00	503.569.369,37	22,32%	8.245	15,40%	2,03%
75.000,00 - 100.000,00	328.411.678,93	14,55%	3.844	7,18%	2,03%
100.000,00 - 125.000,00	181.208.747,04	8,03%	1.631	3,05%	1,99%
125.000,00 - 150.000,00	99.489.858,92	4,41%	731	1,37%	2,00%
150.000,00 - 175.000,00	64.210.325,57	2,85%	399	0,75%	1,95%
175.000,00 - 200.000,00	50.540.969,12	2,24%	272	0,51%	1,87%
200.000,00 - 225.000,00	34.642.861,47	1,54%	163	0,30%	1,91%
225.000,00 - 250.000,00	24.812.755,81	1,10%	105	0,20%	1,89%
250.000,00 - 275.000,00	18.228.533,45	0,81%	70	0,13%	1,88%
275.000,00 - 300.000,00	10.609.414,02	0,47%	37	0,07%	1,64%
300.000,00 - 325.000,00	11.235.321,93	0,50%	36	0,07%	1,88%
325.000,00 - 350.000,00	9.136.979,70	0,40%	27	0,05%	1,90%
350.000,00 - 375.000,00	7.208.950,82	0,32%	20	0,04%	2,08%
375.000,00 - 400.000,00	5.440.638,43	0,24%	14	0,03%	1,84%
400.000,00 - 425.000,00	6.969.560,83	0,31%	17	0,03%	1,93%
425.000,00 - 450.000,00	6.102.026,54	0,27%	14	0,03%	2,04%
450.000,00 - 475.000,00	4.150.632,86	0,18%	9	0,02%	1,50%
475.000,00 - 500.000,00	2.436.911,47	0,11%	5	0,01%	1,65%
500.000,00 - 600.000,00	9.274.985,58	0,41%	17	0,03%	1,59%
600.000,00 - 700.000,00	6.497.908,67	0,29%	10	0,02%	2,15%
700.000,00 - 800.000,00	3.591.968,43	0,16%	5	0,01%	1,75%
800.000,00 - 900.000,00	1.631.487,02	0,07%	2	0,00%	2,19%
900.000,00 - 1.000.000,00	943.030,45	0,04%	1	0,00%	2,67%
1.000.000,00 - 1.250.000,00	1.100.833,51	0,05%	1	0,00%	3,92%
1.250.000,00 - 1.500.000,00	2.766.737,37	0,12%	2	0,00%	2,13%
1.500.000,00 - more					
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,00%</b>	<b>2,07%</b>

**10. Property Description**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	45.405.903,48	2,01%	944	1,76%	2,13%
Partial Professional Use	125.341.957,24	5,56%	2.022	3,78%	2,20%
Residential (Flat/Apartment)	1.768.895.483,84	78,39%	44.271	82,68%	2,03%
Residential (House, detached or semi-detached)	316.718.774,16	14,04%	6.308	11,78%	2,22%
	<b>2.256.362.118,72</b>	<b>100,%</b>	<b>53.545</b>	<b>100,%</b>	<b>2,07%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	69.623.394,27	3,09%	1.821	3,40%	2,09%
AITOLOAKARNANIA	28.170.415,12	1,25%	829	1,55%	2,20%
ARGOLIDA	21.354.699,16	0,95%	505	0,94%	2,03%
ARKADIA	13.455.377,70	0,60%	298	0,56%	2,20%
ARTA	6.522.283,43	0,29%	206	0,38%	2,14%
ATTICA	1.083.646.851,16	48,03%	23.231	43,39%	2,02%
CHALKIDIKI	28.309.071,68	1,25%	757	1,41%	2,04%
CHANIA	41.690.371,71	1,85%	785	1,47%	2,09%
CHIOS	12.249.743,28	0,54%	255	0,48%	2,21%
CORFU	21.365.101,41	0,95%	498	0,93%	2,24%
DODEKANISA	68.536.128,63	3,04%	1.323	2,47%	2,10%
DRAMA	10.790.178,27	0,48%	414	0,77%	2,18%
EVOIA	36.494.096,10	1,62%	978	1,83%	2,21%
EVKITANIA	1.936.914,42	0,09%	55	0,10%	2,62%
EVROS	21.404.902,64	0,95%	688	1,28%	2,11%
FLORINA	3.155.384,52	0,14%	101	0,19%	2,23%
FOKIDA	6.334.779,35	0,28%	147	0,27%	2,24%
FTHIOTIDA	29.530.991,00	1,31%	877	1,64%	2,16%
GREVENA	4.071.082,54	0,18%	134	0,25%	2,27%
HERAKLION	41.587.782,94	1,84%	877	1,64%	2,01%
ILEIA	21.397.994,98	0,95%	639	1,19%	2,16%
IMATHIA	9.493.304,17	0,42%	316	0,59%	2,17%
IOANNINA	29.968.973,93	1,33%	832	1,55%	2,02%
KARDITSA	12.530.807,71	0,56%	454	0,85%	2,28%
KASTORIA	4.701.821,94	0,21%	123	0,23%	2,18%
KAVALA	19.389.175,35	0,86%	544	1,02%	2,03%
KEFALLONIA	11.790.927,24	0,52%	236	0,44%	1,96%
KILKIS	8.695.845,40	0,39%	363	0,68%	2,30%
KORINTHIA	37.058.388,82	1,64%	825	1,54%	2,05%
KOZANI	12.644.581,78	0,56%	423	0,79%	2,14%
KYKLADES	39.797.821,62	1,76%	678	1,27%	2,15%
LAKONIA	19.235.906,56	0,85%	465	0,87%	2,19%
LARISA	45.606.259,06	2,02%	1.291	2,41%	2,17%
LASITHI	18.267.366,13	0,81%	383	0,72%	1,94%
LEFKADA	5.129.068,45	0,23%	151	0,28%	2,02%
LESBOS	21.905.104,34	0,97%	569	1,06%	2,23%
MAGNESIA	34.079.378,78	1,51%	854	1,59%	2,15%
MESSINIA	22.505.699,33	1,00%	529	0,99%	2,21%
PELLA	13.367.764,85	0,59%	503	0,94%	2,07%
PIERIA	24.410.259,41	1,08%	650	1,21%	2,17%
PREVEZA	14.240.144,43	0,63%	368	0,69%	2,09%
RETHYMNO	28.847.186,68	1,28%	624	1,17%	2,08%
RODOPI	12.482.708,57	0,55%	414	0,77%	2,03%
SAMOS	13.431.151,52	0,60%	263	0,49%	2,06%
SERRES	10.007.066,93	0,44%	312	0,58%	2,25%
THESPROTIA	8.650.689,37	0,38%	217	0,41%	2,18%
THESSALONIKI	151.452.668,10	6,71%	4.021	7,51%	2,04%
TRIKALA	12.834.318,49	0,57%	399	0,75%	2,26%
VOIOTIA	16.098.635,12	0,71%	499	0,93%	2,15%
XANTHI	13.511.256,73	0,60%	591	1,10%	2,14%
ZAKYNTHOS	12.600.293,60	0,56%	230	0,43%	2,22%
	<b>2.256.362.118,72</b>	<b>100,0%</b>	<b>53.545</b>	<b>100,0%</b>	<b>2,07%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.256.362.118,72	100,00%	53.545	100,00%	2,07%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,00%</b>	<b>2,07%</b>

### 13. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	602.226.505,62	26,69%	13.527	25,26%	1,54%
Euribor 1M Linked	193.338.637,49	8,57%	3.468	6,48%	1,48%
Euribor 3M Linked	1.247.508.646,81	55,29%	30.390	56,76%	2,37%
Fixed	169.031.178,80	7,49%	3.320	6,20%	2,29%
Hellenic Government Bond	26.030.649,30	1,15%	2.133	3,98%	2,39%
Originator Rate	18.226.500,70	0,81%	707	1,32%	3,22%
	<b>2.256.362.118,72</b>	<b>100,00%</b>	<b>53.545</b>	<b>100,00%</b>	<b>2,07%</b>

### 14. Delinquencies

Nr Monthly payments in arrears	Nr loans	Total amount in arrears	Aggregate Outstanding Notional Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt.
Performing (0-30 days past due)	49.340	<b>1.968.782,68</b>	2.089.107.804,24	92,15%	92,59%
31-60 days past due	3.149	<b>1.354.253,58</b>	124.925.142,62	5,88%	5,54%
61-90 days past due	1.056	<b>705.111,36</b>	42.329.171,86	1,97%	1,88%
91+ days past due	0,00	<b>0,00</b>	0,00	0,00%	0,00%
	<b>53.545</b>	<b>4.028.147,62</b>	<b>2.256.362.119</b>	<b>100%</b>	<b>100%</b>

### 15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	615.475.092,79	27,28%	13.145	24,55%	2,03%
Refinancing loans	616.368.347,82	27,32%	17.785	33,22%	2,20%
Buy Secondary	190.608.498,34	8,45%	2.624	4,90%	2,01%
Professional use	29.801.103,50	1,32%	427	0,80%	2,33%
Renovating	800.675.571,21	35,48%	19.483	36,39%	1,99%
Other	3.433.505,06	0,15%	81	0,15%	6,66%
	<b>2.256.362.118,72</b>	<b>100,0%</b>	<b>53.545</b>	<b>100,0%</b>	<b>2,07%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	965.122.631,12	42,77%	22.466	41,96%	2,04% #
Self Employed	556.326.117,44	24,66%	10.318	19,27%	2,07% #
Unemployed	310.240.895,36	13,75%	8.544	15,96%	2,08% #
Retired	419.517.566,69	18,59%	12.102	22,60%	2,14% #
N/A	5.154.908,11	0,23%	115	0,21%	1,97% #
	<b>2.256.362.118,72</b>	<b>100,%</b>	<b>53.545</b>	<b>100,%</b>	<b>2,07%</b>

\* Not all the properties of a borrower have to be in the cover pool, and therefore some of the calculations are aggregated to property level.